



AP/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant Sarat C. Sankaran et al.

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

Docket No.: 1285.013US1

Serial No.: 09/804,851

Filed: March 13, 2001

Due Date: July 18, 2006

Examiner: Thu-Thao Havan

Group Art Unit: 3624

MS AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- Return postcard.
 Amendment and Response Under 37 CFR 1.116 (18 pgs.).

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

Customer Number 21186

By: Thomas J. Brennan
Atty: Thomas F. Brennan
Reg. No. 35,075

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 18th day of July, 2006.

PATRICIA A. HULTMAN

Name

Signature

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

(GENERAL)



EXPEDITED PROCEDURE – EXAMINING GROUP 3624

Serial No. 09/804,851

PATENT

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AMENDMENT & RESPONSE UNDER 37 C.F.R. 1.116

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Final Office Action mailed May 18, 2006, please consider the following remarks. The Examiner is invited to telephone Applicants' representative, Thomas F. Brennan, at 612-373-6909 if the below remarks do not result in allowance of the claims, to discuss whether any agreement can be reached with respect to the claims to avoid an appeal.